

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RALPH LOUIS LUICK, SR.

Debtor(s)

Case No. 19-22989GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2019.
- 2) The plan was confirmed on 12/04/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/27/2020, 10/01/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/08/2022.
- 5) The case was dismissed on 08/04/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,984.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$77,648.00
Less amount refunded to debtor \$9.99

NET RECEIPTS: \$77,638.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,310.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,871.69
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,181.69

Attorney fees paid and disclosed by debtor: \$1,690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	53.50	NA	NA	0.00	0.00
ALLIED INTERSTATE++	Unsecured	3,238.71	NA	NA	0.00	0.00
ALLY BANK**	Unsecured	539.00	538.83	538.83	0.00	0.00
ALLY FINANCIAL**	Unsecured	368.00	368.09	368.09	0.00	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Secured	NA	1,479.15	1,479.15	0.00	0.00
BEAVER COUNTY	Priority	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	300.00	328.38	328.38	0.00	0.00
CAPITAL ONE NA**	Unsecured	251.00	291.16	291.16	0.00	0.00
CAPITAL ONE**	Unsecured	472.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	1,040.00	NA	NA	0.00	0.00
COMMUNITY LOAN SERVICING LLC	Secured	140,141.00	149,033.73	0.00	49,554.25	0.00
COMMUNITY LOAN SERVICING LLC	Secured	0.00	29,643.68	29,643.68	14,129.75	0.00
COMMUNITY LOAN SERVICING LLC	Priority	0.00	900.00	900.00	0.00	0.00
EASTERN REVENUE INCORPORATED+	Unsecured	116.00	NA	NA	0.00	0.00
FLEET SERVICES/FLEET PA SVCS	Unsecured	2,313.94	NA	NA	0.00	0.00
GENESIS MEDICAL ASSOCIATES	Unsecured	215.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	9,937.39	9,937.39	4,398.63	841.09
INTERNAL REVENUE SERVICE*	Priority	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	8,688.99	8,688.99	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	0.00	3,939.28	0.00	0.00
LVNV FUNDING LLC	Secured	7,878.00	7,878.56	3,939.28	1,844.53	0.00
NATIONWIDE RECOVERY SYSTEM	Unsecured	1,228.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	1,287.99	1,287.99	563.39	124.68
PA DEPARTMENT OF REVENUE*	Priority	0.00	0.00	0.00	0.00	0.00
PETTIT & MIHOK PLLC	Unsecured	1,831.84	NA	NA	0.00	0.00
SPIRIT SHOP	Unsecured	430.00	NA	NA	0.00	0.00
UNITED REVENUE COLLECTION	Unsecured	1,250.00	NA	NA	0.00	0.00
UPMC	Unsecured	4,004.42	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$49,554.25	\$0.00
Mortgage Arrearage	\$29,643.68	\$14,129.75	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,643.81	\$6,806.55	\$965.77
TOTAL SECURED:	\$46,287.49	\$70,490.55	\$965.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$900.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$900.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,154.73	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$6,181.69</u>		
Disbursements to Creditors	<u>\$71,456.32</u>		
TOTAL DISBURSEMENTS :			<u>\$77,638.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.